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SO ORDERED.

SIGNED this 6 day of August, 2015.

David M. Warren
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA NEW BERN DIVISION

IN RE:

DAVID M. JARRETT JENNIFER L. JARRETT,

DEBTORS

CHAPTER 13 CASE NO: 14-01203-5-DMW

ORDER GRANTING MOTION TO SURRENDER

Pending before the Court is the Motion to Surrender (the "Motion") filed by **David M. Jarrett and Jennifer L. Jarrett** on July 14, 2015.

David M. Jarrett and Jennifer L. Jarrett (the "Debtors") filed a voluntary petition for relief pursuant to Chapter 13 of the Bankruptcy Code on March 3, 2015.

The Debtors filed the Motion seeking the Court's authority to surrender a **Kirby Vacuum** Cleaner (the "Collateral") to United Consumer Financial Services, Bass & Associates, P.C., (the "Creditor"), the holder of a promissory note secured by the Collateral. No parties objected to the Motion or appeared at the hearing.

The Debtors' Motion to Surrender is **GRANTED**. The Debtors are hereby authorized to surrender the Collateral to the Creditor.

In the event that the Creditor's allowed claim exceeds the value of the Collateral, the Creditor is entitled to seek a deficiency claim to the extent allowed by state law and the contractual rights of the parties. The Creditor shall have the right to file a proof of claim for any deficiency to be allowed as an unsecured claim within 120 days of the entry of this order.